

RHODE ISLAND



LOSS COSTS AND RATING VALUES

PROPOSED EFFECTIVE AUGUST 1, 2014



Laura Backus Hall, CPCU
State Relations Executive
Regulatory Services Division

November 25, 2013

Honorable Paul McGreevy
Director
State of Rhode Island and Providence Plantations
Department of Business Regulation
Insurance Division
1511 Pontiac Ave
Cranston, RI 02920

Attention: Paula Pallozzi, Chief Property & Casualty Insurance Rate Analyst

**Re: Rhode Island Workers Compensation Loss Cost Level Change including
Loss Adjustment Expense (LAE) -- Effective August 1, 2014**

Dear Director McGreevy:

In accordance with the applicable statutes and regulations of the state of Rhode Island, we are filing for your consideration and approval voluntary loss costs changes for Rhode Island.

The voluntary loss costs, which are proposed to be effective August 1, 2014, reflect an increase of 3.0% from the current voluntary loss costs which became effective August 1, 2013.

The following class codes are of special note as a result of item filings approved in Rhode Island.

1. As a result of Item E-1402, the split point for experience rating in this filing was changed from \$10,000 to \$13,500.
2. As a result of Items R-1406 and R-1407, the retrospective rating plan parameters were updated.

As always, if you should have any questions or need additional information, please do not hesitate to contact me at (802) 454-1800 or Karen Ayres at (201) 386-2636.

Respectfully Submitted,

A handwritten signature in black ink, appearing to read "Laura Backus Hall".

Laura Backus Hall, CPCU
State Relations Executive



Actuarial Certification

I, Karen Ayres, am a Director and Actuary for the National Council on Compensation Insurance, Inc. I am a Fellow of the Casualty Actuarial Society and a member of the American Academy of Actuaries, and I meet the Qualification Standards of the American Academy of Actuaries to provide the actuarial report contained herein.

The information contained in this report has been prepared under my direction in accordance with applicable Actuarial Standards of Practice as promulgated by the Actuarial Standards Board. The Actuarial Standards Board is vested by the U.S.-based actuarial organizations with the responsibility for promulgating Actuarial Standards of Practice for actuaries providing professional services in the United States. Each of these organizations requires its members, through its Code of Professional Conduct, to observe the Actuarial Standards of Practice when practicing in the United States.

A handwritten signature in black ink that reads "Karen J. Ayres". The signature is written in a cursive, flowing style.

Karen Ayres, FCAS, MAAA
Director and Actuary
Actuarial and Economic Services



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WORKERS COMPENSATION FILING – AUGUST 1, 2014

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Background and Filing Procedure

The workers compensation benefit system is designed to cover medical costs associated with workplace injuries, as well as provide wage replacement (indemnity) benefits to injured workers for lost work time.

The National Council on Compensation Insurance, Inc. (NCCI) collects an extensive amount of information regarding the workers compensation system in Rhode Island, and submits proposed voluntary market loss costs for review and approval by the Director of the Rhode Island Department of Business Regulation.

Pursuant to Rhode Island General Laws 27-7.1-1, NCCI is filing loss costs including loss adjustment expense.

The prospective loss costs are intended to cover the indemnity and medical benefits provided under the system, as well as the loss adjustment expenses associated with providing these benefits. They do not, however, contemplate any other costs associated with providing workers compensation insurance (such as commissions, taxes, etc.).

Each insurance company offering workers compensation insurance in Rhode Island must file a loss cost multiplier to be applied to the approved advisory prospective loss costs in order to compute the final workers compensation rates they intend to charge. This multiplier is intended to cover the other costs associated with providing workers compensation insurance that are not already part of the advisory prospective loss costs and reflect the companies' own experience and expense levels. As a result, carriers adopting these loss costs will need to review the appropriateness of their loss cost multipliers. As an alternative, insurance companies may opt to not adopt these loss costs and make independent filings instead.

In this filing, NCCI is proposing that the Director approve an overall average increase of 3.0% to the current loss cost level in effect since August 1, 2013, and that the new values become effective on August 1, 2014. This document will explain why this change is indicated. NCCI separately determines voluntary loss costs for each workers compensation classification. In this filing, the actual change from the current loss cost is different depending on the classification.



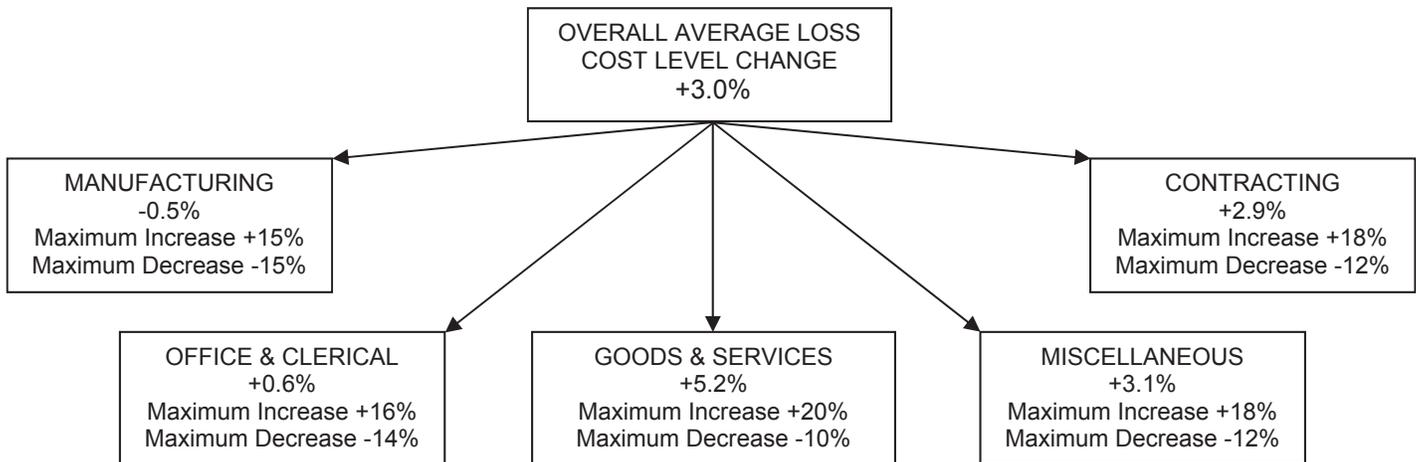
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Proposed Overall Average Change in Voluntary Loss Cost Level

<u>Key Components</u>	<u>Percentage Change</u>
Experience, Trend, and Benefits	+2.6%
<u>Loss Adjustment Expenses</u>	<u>+0.4%</u>
Overall Change Requested	+3.0%

The change in loss costs varies depending on the classification. Each classification belongs to one of five industry groups. The average voluntary loss cost level change proposed for each of these five groups is displayed below, as well as the largest increase and largest decrease possible for a classification in each of those groups.





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Key Components

There are four key components in this filing: experience, trend, benefits, and loss adjustment expense. They will each be separately discussed.

Experience

NCCI analyzed the emerging experience of Rhode Island workers compensation policies in recent years. The primary focus of our analysis was on premiums and losses from policy years 2009, 2010, and 2011, evaluated as of December 31, 2012. (A policy year captures the premiums and losses from the block of policies that had effective dates during a given year). The most recently available full policy year is 2011 since the last policy had an effective date of December 31, 2011 and did not expire until December 31, 2012. During this year's analysis, after reviewing various possible experience periods, the use of the three most recently available full policy years of data was selected as most appropriate in terms of providing balance between stability and responsiveness. The use of the three most recent policy years of experience is consistent with the approach used by NCCI for recent Rhode Island filings.

It should be noted that NCCI adjusts (via premium and loss on-level factors) the historical policy year experience to reflect approved loss cost changes as well as statutory benefit level changes implemented since that time period.

NCCI also adjusts historical experience through the use of loss development factors for medical and indemnity losses. These factors are needed since paid losses (benefit amounts already paid by insurers) and case reserve estimates (the amounts set aside to cover future payments on known claims) are known to change over time until the claims are finally closed. The loss development factors are based on how the historical reported losses changed over time for claims from older years. The loss experience used by NCCI in this filing reflects paid losses.

- For indemnity losses, NCCI is utilizing a five-year average, excluding high and low values, of paid development to a 19th report; these factors have been adjusted to reflect the impact of the 1992 reform.
- For medical losses, NCCI is utilizing a five-year average, excluding high and low values, of paid development to a 19th report.
- To estimate the development from 19th report to ultimate, NCCI is utilizing an eight-year average of paid+case development factors. The resulting 19th to ultimate indemnity factors were also adjusted to reflect the impact of the 1992 reform.

The procedure for the treatment of individual large losses in this loss cost filing is the same procedure used in previous Rhode Island loss cost filings.



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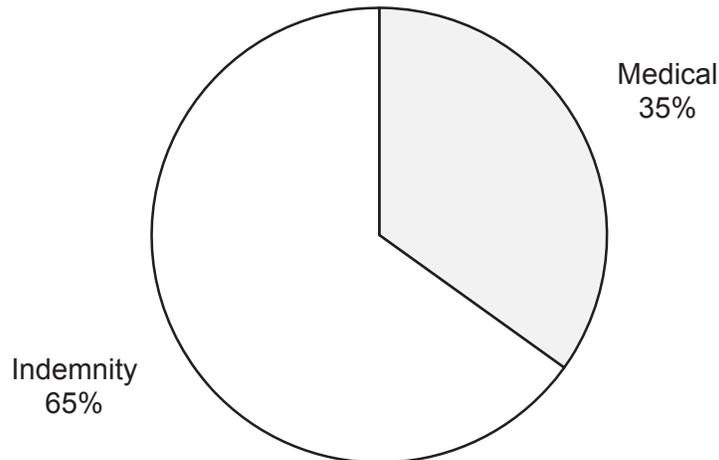
Key Components (Continued)

Trend

As noted previously, the filing relies primarily on the experience from policy years 2009, 2010, and 2011; however, the proposed loss costs are intended for use with policies with effective dates starting on August 1, 2014. Therefore, it is necessary to use trend factors that forecast how much the future Rhode Island workers compensation experience will differ from the past. These trend factors measure anticipated changes in the amount of indemnity and medical benefits as compared with anticipated changes in the amount of workers' wages. For example, if benefit costs are expected to grow faster than wages, then a trend factor greater than zero is indicated. Conversely, if wages are expected to grow faster than benefit costs, then a trend factor less than zero is indicated. A 0% trend assumes that benefit growth and wage growth will offset each other during the trend period.

In order to appreciate the impact of the various filing components on overall system costs, it is helpful to consider the separate indemnity and medical segments of Rhode Island benefit costs.

Distribution of Rhode Island Benefit Costs



As can be seen, about 65% of Rhode Island's total benefit costs are indemnity. This percentage is higher than in most other states.

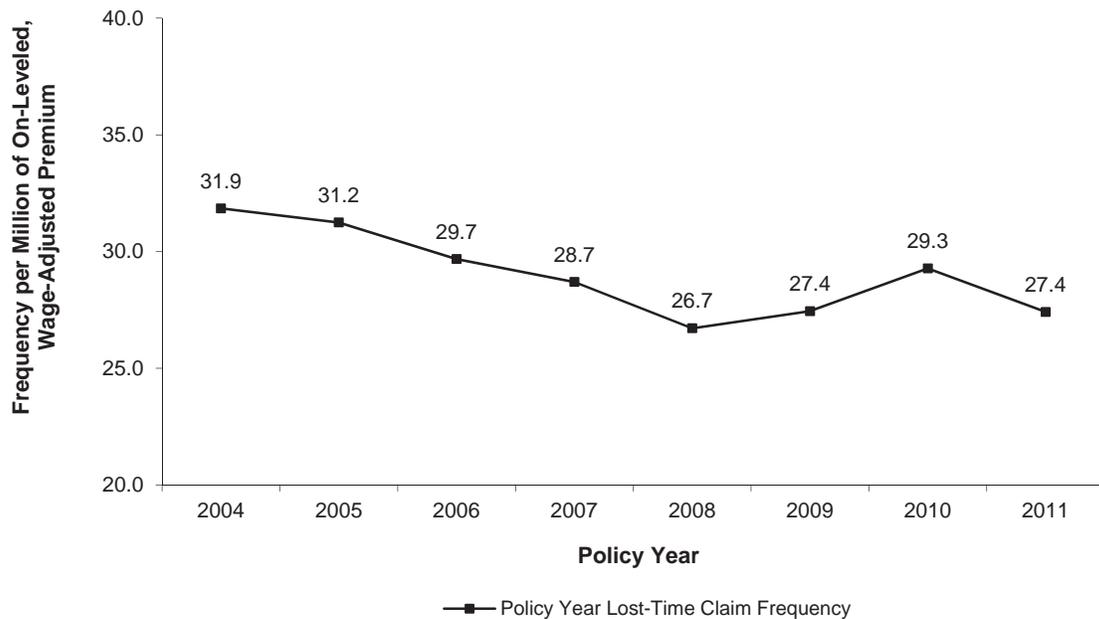


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Let us begin by analyzing a measure of the number of workplace injuries (claim frequency) and the average cost of each of these injuries (claim severity). The chart below summarizes the recent history of Rhode Island lost-time claims (i.e., those claims where a worker has received wage replacement benefits due to a compensable workplace injury). The data in the chart reflect premiums at today's loss cost and wage levels.

Rhode Island Claim Frequency



As this chart illustrates, Rhode Island's claim frequency declined through 2008, and after increasing for two consecutive years, declined again in 2011.

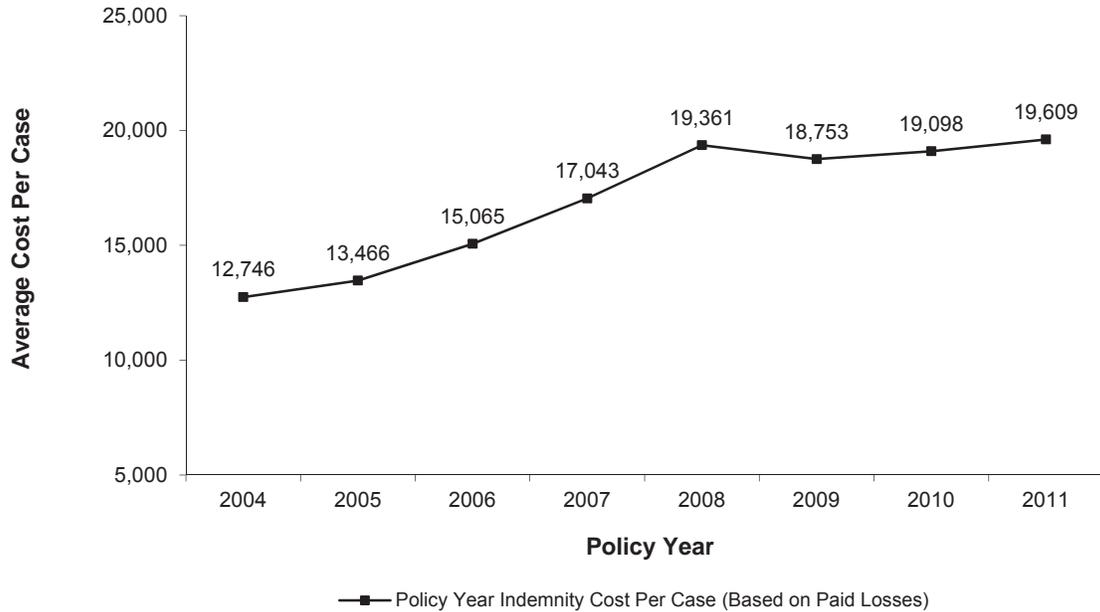


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Let us look at the indemnity side of benefits. The chart below shows Rhode Island's historical average indemnity cost per case for the most recent eight years. The data in the below chart reflect losses at today's statutory benefit levels.

Rhode Island Indemnity Cost Per Case



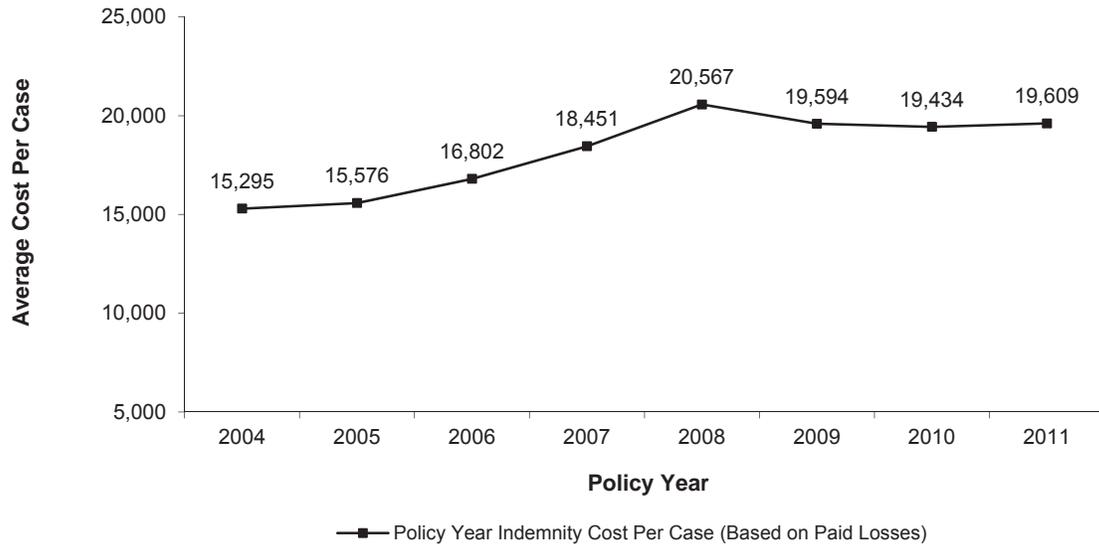
After removing the impact of the growth in workers' wages that occurred over this time period, the average indemnity cost per case in excess of wage growth is shown in the following chart.



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Rhode Island Indemnity Cost Per Case Adjusted to Current Wage Level



As this chart illustrates, the average indemnity cost per case in excess of wage growth increased from 2004 to 2008, although it has remained relatively unchanged in the most recent three years.

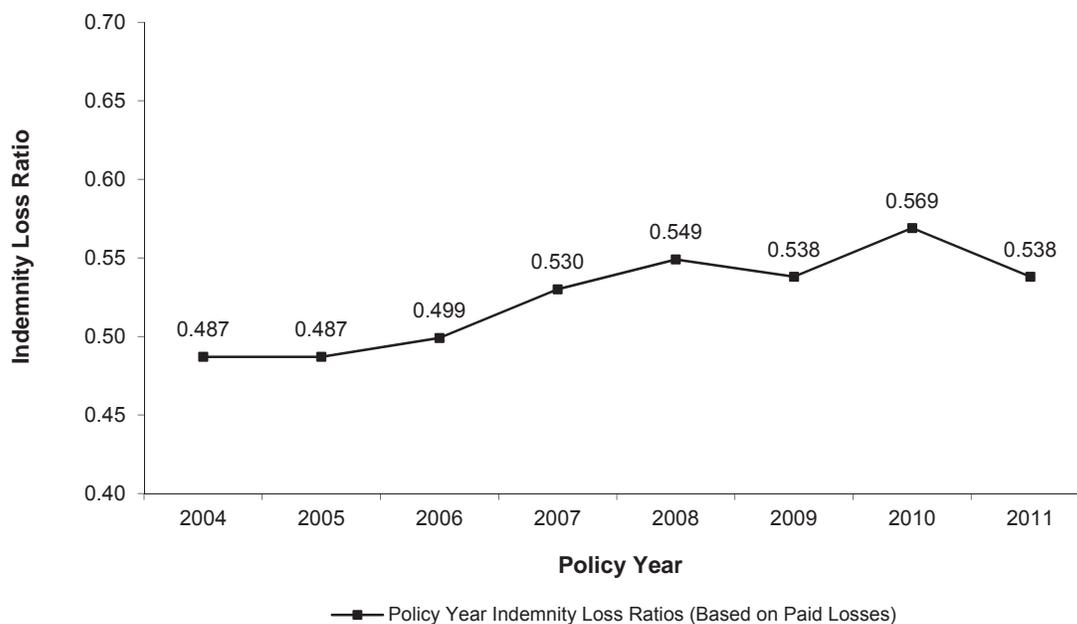


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The indemnity loss ratios below result after combining the observed Rhode Island average claim frequency with the corresponding average indemnity cost per case. An indemnity loss ratio represents the proportion of premium dollars that are necessary to cover indemnity (wage replacement) benefits on behalf of injured workers. The data in the chart reflect premiums at today's loss costs and losses at today's statutory benefit levels.

Rhode Island Indemnity Loss Ratio History



Based on our analysis, we are proposing an indemnity trend of 0.0% per year. This means that indemnity benefits are expected to increase at the same pace as workers' wages. This represents no change from the current approved indemnity trend of 0.0%.

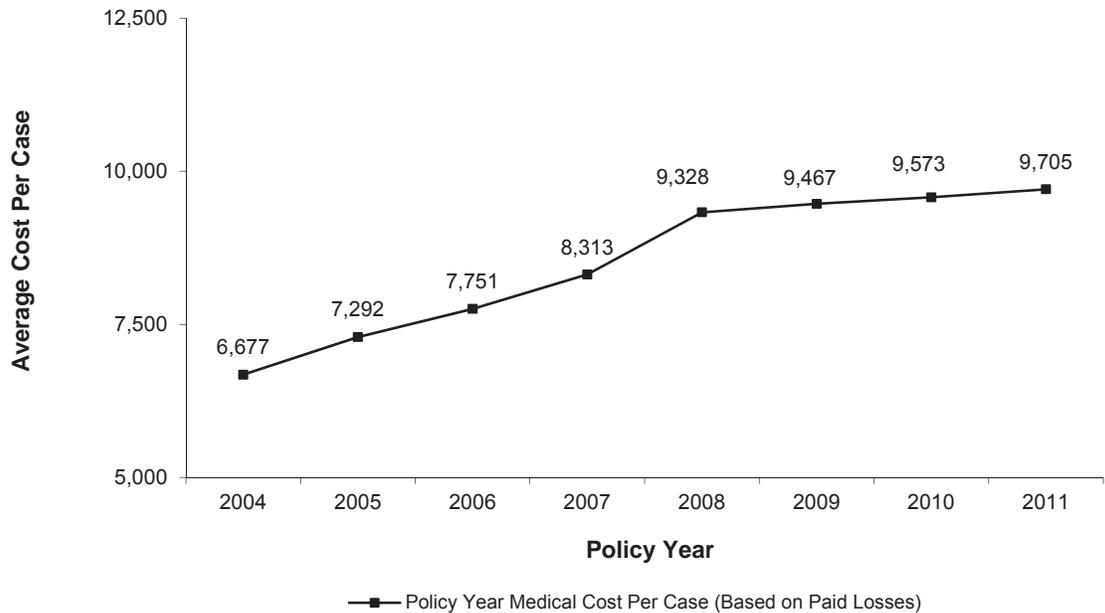


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Rhode Island's average medical cost per claim is tracked in the following chart. The data in the below chart reflect losses at today's statutory benefit levels.

Rhode Island Medical Cost Per Case



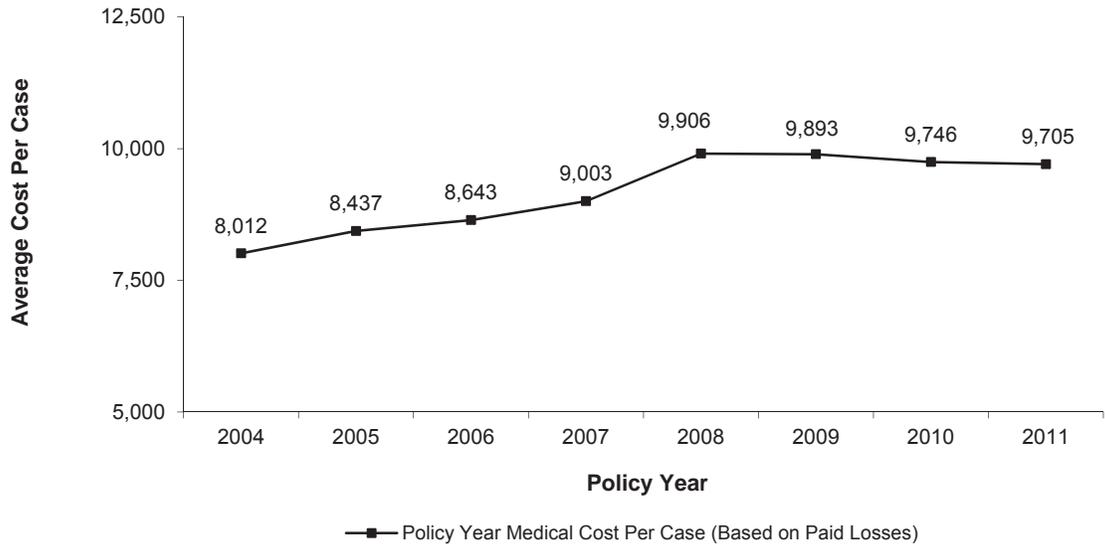
After removing the impact of the growth in workers' wages that occurred over this time period, the average medical cost per case in excess of wage growth is shown in the following chart.



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Rhode Island Medical Cost Per Case Adjusted to Current Wage Level



The average Rhode Island medical cost per case in excess of wage growth has generally increased since 2004, although the growth has abated in recent years.

(Note: Unlike indemnity benefits, the level of workers compensation medical benefits is not directly based on average weekly wages. Even so, it is still instructive to review the changes in medical average cost per case in excess of wage growth—as this allows one to combine the change in the wage-adjusted medical average cost per case by the similarly-adjusted change in claim frequency in order to approximate the change over time in the overall medical loss ratios.)

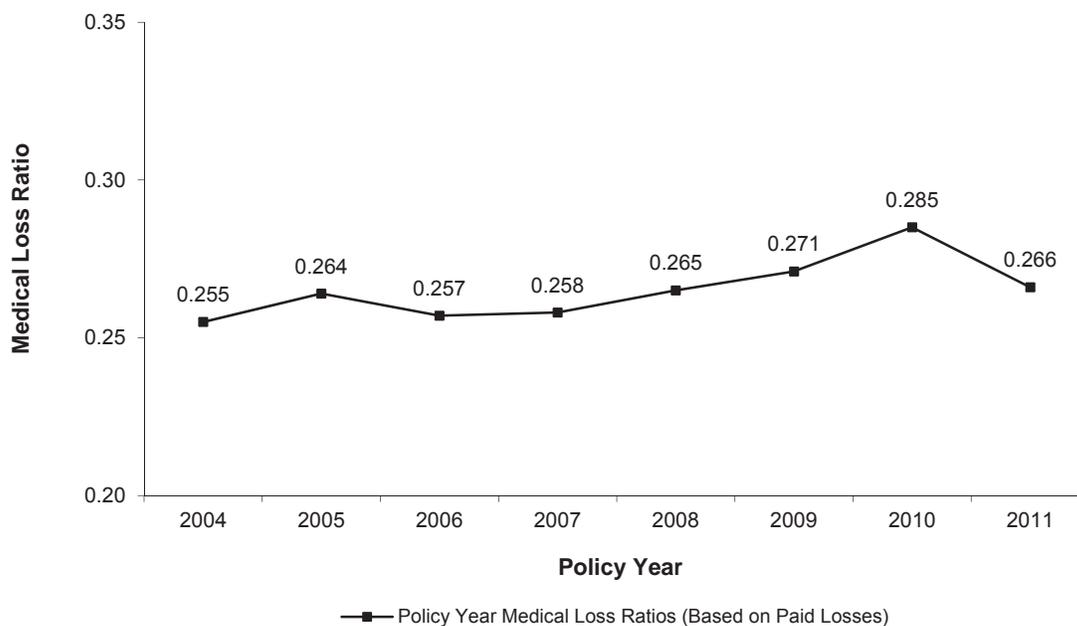


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The medical loss ratios below result after combining the observed Rhode Island average claim frequency with the corresponding average medical cost per case. A medical loss ratio represents the proportion of premium dollars that are necessary to cover medical benefits on behalf of injured workers. The data in the chart reflect premiums at today's loss costs and losses at today's statutory benefit levels.

Rhode Island Medical Loss Ratio History



Excluding the latest policy year, the medical loss ratios have steadily increased since 2006. In last year's Rhode Island filing, NCCI proposed a medical trend factor of +0.5%. Based on our analysis this year, we are proposing no change to the current approved medical trend of +0.5%. This means that medical benefits are expected to increase at a faster pace than workers' wages.



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Key Components (Continued)

Benefits

Each September 1st, the maximum weekly benefits are updated based on Rhode Island's most recent average weekly wage. The current voluntary loss costs reflect the minimum and maximum benefits in effect as of September 1, 2012. The proposed voluntary loss costs reflect the impact of the increase in the maximum weekly benefits effective September 1, 2013. This change is estimated to increase overall system costs by +0.1%.

Loss Adjustment Expense

The proposed loss costs include a provision for loss adjustment expenses (LAE). These expenses are directly associated with the handling of workers compensation claims. LAE is included in the loss costs by using a ratio of loss adjustment expense dollars to loss dollars (called the LAE provision). The filed LAE provision is based on private carrier data.

The current approved loss costs include an LAE provision of 18.2%. In this filing, NCCI is proposing an LAE provision of 18.7%. This represents an increase of 0.4% from the current approved provision.

Conclusion

This filing document provides a high-level perspective in support of increasing Rhode Island's current loss cost levels by an average of 3.0%.

Here are some of the key observations:

- Loss experience continues to deteriorate, particularly for PYs 2009 and 2010; PY 2011 shows improvement.
- Following two years of increases, lost time claim frequency declined in the latest year.
- Claim severity growth has abated for both indemnity and medical.

To encourage a competitive market, it is important for companies to have confidence that they have good information about the cost of providing workers compensation coverage and that the advisory loss costs available to them are neither inadequate nor excessive. A healthy competitive market will benefit Rhode Island employers.

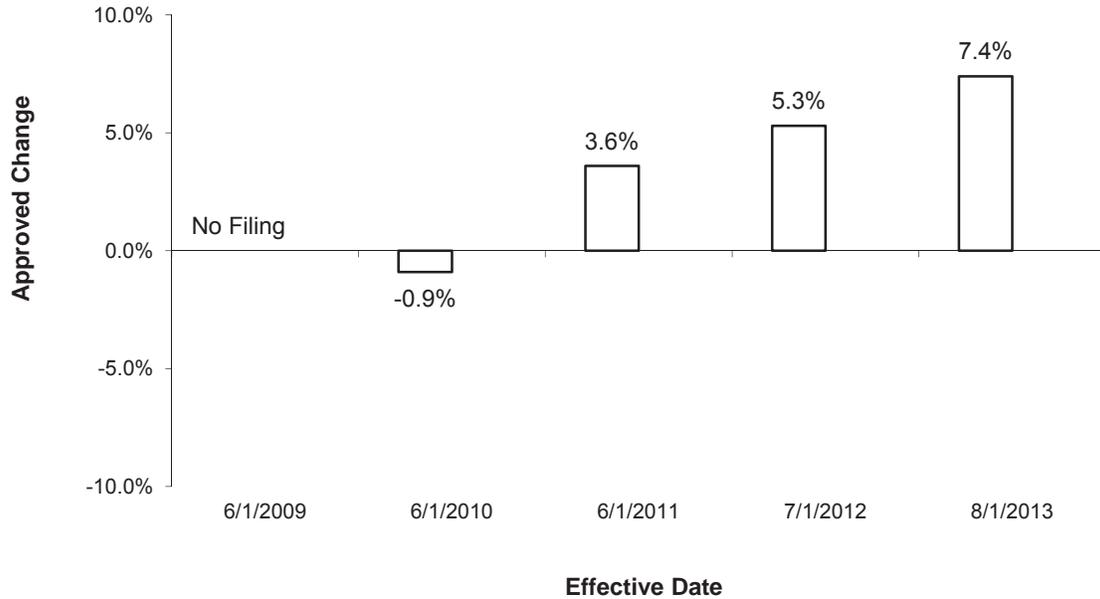
The following pages contain additional exhibits that may be of interest, as well as the proposed voluntary loss costs and rating values by classification.



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EXHIBIT I

Rhode Island
Historical Loss Cost Level Changes



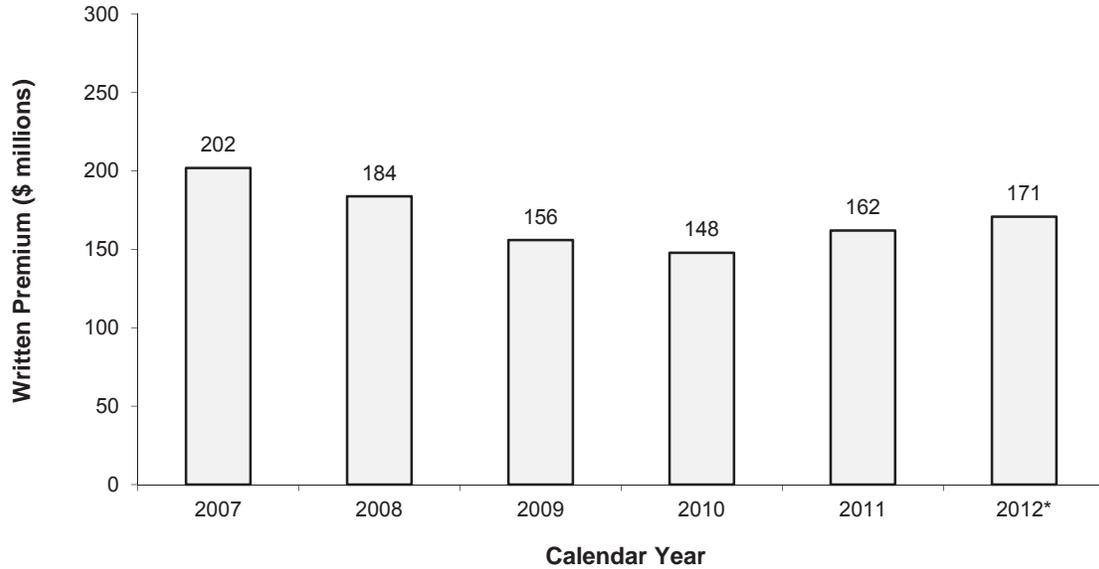
The chart above shows the average approved voluntary loss cost level changes in Rhode Island for each of the last five years.



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EXHIBIT II

Rhode Island Written Premium



* Preliminary, Source: NAIC Annual Statement Data

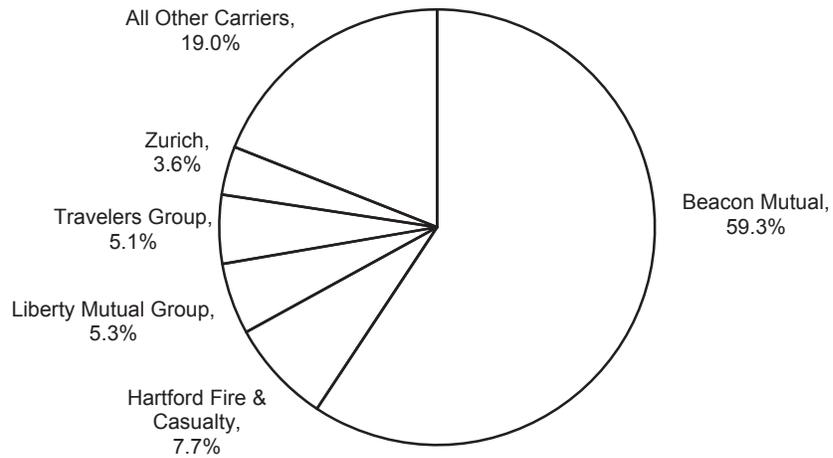
This exhibit illustrates Rhode Island’s calendar year written premium totals for the latest six years.



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EXHIBIT III

Rhode Island
Largest Workers Compensation Writers CY 2012



Source: NAIC Annual Statement Data

The five largest insurance company groups providing workers compensation insurance in Rhode Island in 2012 are shown in this chart.

ADVISORY LOSS COSTS - NOT RATES

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Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit IV

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Effective August 1, 2014

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
0005	3.87	2.73	0.33	2014	7.08	4.63	0.27	2702	21.95	11.95	0.23
0008	2.43	1.67	0.29	2016	3.29	2.38	0.34	2709	16.19	10.53	0.27
0016	6.90	4.50	0.27	2021	5.12	3.51	0.29	2710	9.35	5.66	0.24
0034	6.28	4.41	0.33	2039	2.94	2.13	0.34	2714	6.13	4.45	0.34
0035	2.97	2.16	0.34	2041	5.49	3.98	0.34	2731	4.96	3.24	0.27
0036	4.07	2.87	0.33	2065	5.37	3.78	0.33	2735	8.40	6.11	0.34
0037	4.15	2.84	0.29	2070	6.85	4.82	0.33	2759	8.64	6.28	0.34
0042	5.62	3.84	0.29	2081	4.72	3.34	0.33	2790	2.13	1.54	0.34
0050	6.34	4.46	0.33	2089	4.72	3.33	0.33	2797	5.34	3.65	0.29
0059D	0.28	0.08	0.23	2095	5.82	4.10	0.33	2799	3.13	2.14	0.29
0065D	0.05	0.02	0.27	2105	4.07	2.95	0.34	2802	5.34	3.65	0.29
0066D	0.05	0.02	0.27	2110	3.61	2.62	0.34	2812	-	3.41	0.33
0067D	0.05	0.02	0.27	2111	8.92	6.49	0.34	2835	3.46	2.60	0.39
0079	4.89	3.20	0.27	2112	3.93	2.85	0.34	2836	3.88	2.92	0.39
0083	5.67	4.00	0.33	2114	2.32	1.68	0.34	2841	8.94	6.48	0.34
0106	12.43	7.53	0.24	2121	2.10	1.48	0.33	2881	3.49	2.62	0.39
0113	4.86	3.43	0.33	2130	3.77	2.66	0.33	2883	4.84	3.41	0.33
0170	5.49	3.88	0.33	2131	3.92	2.76	0.33	2913	4.27	3.21	0.39
0251	4.86	3.43	0.33	2143	3.38	2.46	0.34	2915	4.34	2.96	0.29
0400	12.44	8.50	0.29	2157	7.70	5.41	0.33	2916	4.51	2.72	0.24
0401	10.30	6.23	0.24	2172	3.42	2.33	0.29	2923	3.09	2.24	0.34
0771N	1.14	-	-	2174	4.27	3.09	0.34	2942	3.28	2.46	0.39
0908P	153.00	107.53	0.33	2211	9.26	6.08	0.27	2960	6.41	4.52	0.33
0913P	357.00	251.44	0.33	2220	2.84	2.00	0.33	3004	3.46	2.26	0.27
0917	9.35	6.81	0.34	2260X	7.74	5.03	0.27	3018	4.57	2.98	0.27
0918X	1.50	1.05	0.33	2286	2.69	1.96	0.34	3022	3.96	2.88	0.34
1005	7.08	3.84	0.23	2288	4.48	3.25	0.34	3027	3.78	2.46	0.27
1164D	7.43	4.02	0.23	2300	3.26	2.45	0.39	3028	4.46	3.15	0.33
1165D	5.04	3.01	0.25	2302	4.60	3.24	0.33	3030	9.43	6.14	0.27
1320	2.96	1.79	0.24	2305	2.42	1.65	0.29	3040	10.21	6.66	0.27
1322	10.41	6.27	0.24	2361	2.53	1.79	0.33	3041	6.16	4.34	0.33
1430	9.12	5.96	0.27	2362	2.76	1.95	0.33	3042	6.44	4.40	0.29
1438	4.89	2.97	0.24	2380	3.07	2.17	0.33	3064	6.90	4.87	0.33
1452	3.78	2.46	0.27	2386	2.00	1.45	0.34	3069	4.71	3.08	0.27
1463	13.15	7.95	0.24	2388	2.31	1.67	0.34	3076	4.83	3.49	0.34
1472	5.00	3.03	0.24	2402	5.59	3.66	0.27	3081D	7.15	4.62	0.27
1624D	3.52	2.12	0.24	2413	2.93	2.07	0.33	3082D	6.86	4.42	0.27
1642	5.27	3.43	0.27	2416	2.32	1.63	0.33	3085D	5.53	3.57	0.27
1654	9.77	6.37	0.27	2417	5.71	3.99	0.33	3110	5.51	3.88	0.33
1655	4.83	3.15	0.27	2501	2.99	2.12	0.33	3111	3.23	2.28	0.33
1699	5.75	3.75	0.27	2503	1.49	1.08	0.34	3113	3.68	2.59	0.33
1701	4.46	2.91	0.27	2534	3.39	2.47	0.34	3114	3.23	2.28	0.33
1710D	4.29	2.78	0.27	2570	5.23	3.78	0.34	3118	2.60	1.88	0.34
1741D	5.89	3.03	0.23	2585	4.88	3.55	0.34	3119	1.11	0.83	0.39
1747	3.64	2.37	0.27	2586	3.00	2.11	0.33	3122	2.63	1.92	0.34
1748	4.14	2.71	0.27	2587	4.91	3.56	0.34	3126	3.69	2.60	0.33
1803D	7.93	4.63	0.24	2589	2.56	1.80	0.33	3131	2.63	1.86	0.33
1852D	4.30	2.31	0.23	2600	4.11	2.98	0.34	3132	4.50	3.18	0.33
1853	3.12	2.12	0.29	2623	6.70	4.58	0.29	3145	3.37	2.38	0.33
1860	2.59	1.88	0.34	2651	2.62	1.91	0.34	3146	3.11	2.19	0.33
1924	3.53	2.55	0.34	2660	3.20	2.33	0.34	3169	3.96	2.80	0.33
1925	5.62	3.86	0.29	2670	2.40	1.80	0.39	3175D	6.11	4.28	0.33
2001	-	3.50	0.33	2683	2.13	1.55	0.34	3179	2.78	2.02	0.34
2002	7.86	5.74	0.34	2688	3.32	2.41	0.34	3180	4.32	3.14	0.34
2003	4.98	3.50	0.33	2701	13.38	8.71	0.27	3188	2.43	1.76	0.34

* Refer to the Footnotes Page for additional information on this class code.

ADVISORY LOSS COSTS - NOT RATES

RHODE ISLAND

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit IV

Page S2

Effective August 1, 2014

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
3220	3.19	2.25	0.33	3865	2.52	1.90	0.39	4511	0.73	0.50	0.29
3223	3.68	2.78	0.39	3881	5.92	4.16	0.33	4557	2.75	1.99	0.34
3224	4.48	3.25	0.34	4000	6.10	3.68	0.24	4558	1.98	1.40	0.33
3227	3.46	2.51	0.34	4021	6.84	4.46	0.27	4561	-	2.00	0.29
3240	4.06	2.95	0.34	4024D	5.72	3.72	0.27	4568	4.32	2.81	0.27
3241	4.25	2.99	0.33	4034	9.56	6.24	0.27	4581	1.86	1.12	0.24
3255	2.60	1.95	0.39	4036	2.98	1.95	0.27	4583	6.31	3.82	0.24
3257	4.93	3.49	0.33	4038	2.72	2.05	0.39	4611	1.70	1.24	0.34
3270	3.42	2.41	0.33	4053	3.38	2.39	0.33	4635	5.07	2.77	0.23
3300	6.01	4.24	0.33	4061	6.62	4.79	0.34	4653	2.46	1.79	0.34
3303	3.94	2.86	0.34	4062	2.43	1.71	0.33	4665	11.34	7.41	0.27
3307	5.24	3.69	0.33	4101	3.98	2.73	0.29	4670	8.54	5.59	0.27
3315	4.48	3.24	0.34	4109	1.64	1.19	0.34	4683	3.88	2.74	0.33
3334	4.96	3.48	0.33	4110	1.47	1.03	0.33	4686	5.00	3.27	0.27
3336	6.67	4.36	0.27	4111	2.95	2.14	0.34	4692	1.00	0.72	0.34
3365	10.58	6.89	0.27	4112	-	1.03	0.33	4693	1.07	0.76	0.33
3372	4.41	3.02	0.29	4113	2.68	1.89	0.33	4703	3.50	2.47	0.33
3373	7.70	5.43	0.33	4114	3.39	2.38	0.33	4717	2.35	1.76	0.39
3383X	1.66	1.20	0.34	4130	4.82	3.39	0.33	4720	6.17	4.36	0.33
3385	1.15	0.83	0.34	4131	5.15	3.74	0.34	4740	1.45	0.95	0.27
3400	3.93	2.69	0.29	4133	2.70	1.97	0.34	4741	3.80	2.70	0.33
3507	4.70	3.31	0.33	4149	1.70	1.28	0.39	4751	3.35	2.20	0.27
3515	2.82	1.99	0.33	4150	-	1.28	0.39	4771N	6.44	3.54	0.23
3516X	1.68	1.21	0.34	4206	4.91	3.46	0.33	4777	6.42	3.51	0.23
3548	2.38	1.67	0.33	4207	1.97	1.28	0.27	4825	0.92	0.60	0.27
3559	3.02	2.13	0.33	4239	2.83	1.84	0.27	4828	2.80	1.91	0.29
3561X	2.38	1.73	0.34	4240	3.40	2.47	0.34	4829	2.84	1.72	0.24
3574	1.24	0.90	0.34	4243	2.66	1.87	0.33	4902	3.29	2.38	0.34
3581	2.13	1.54	0.34	4244	3.85	2.71	0.33	4923	2.33	1.64	0.33
3612	3.25	2.22	0.29	4250	2.32	1.63	0.33	5020	6.56	4.27	0.27
3620	5.08	3.31	0.27	4251	3.31	2.33	0.33	5022	7.07	4.26	0.24
3629	1.86	1.35	0.34	4263	3.30	2.32	0.33	5037	22.28	12.09	0.23
3632	3.97	2.72	0.29	4273	3.47	2.45	0.33	5040	34.40	18.82	0.23
3634	2.27	1.65	0.34	4279	3.71	2.63	0.33	5057	14.20	7.71	0.23
3635	3.61	2.54	0.33	4282	3.80	2.74	0.34	5059	33.75	18.46	0.23
3638	2.26	1.64	0.34	4283	3.70	2.61	0.33	5069	42.49	23.03	0.23
3642	1.75	1.24	0.33	4299	2.57	1.86	0.34	5102	6.08	3.67	0.24
3643	2.32	1.63	0.33	4301X	3.95	2.85	0.34	5146	9.14	5.95	0.27
3647	3.75	2.57	0.29	4304	3.86	2.64	0.29	5160	3.15	1.90	0.25
3648	1.85	1.34	0.34	4307	2.23	1.68	0.39	5183	5.07	3.31	0.27
3681	1.31	0.96	0.34	4351	1.76	1.24	0.33	5188	4.33	2.82	0.27
3685	1.11	0.80	0.34	4352	1.62	1.18	0.34	5190	3.21	2.09	0.27
3719	1.83	1.00	0.23	4360	1.53	1.11	0.34	5191	1.11	0.78	0.33
3724	4.39	2.64	0.24	4361	1.19	0.86	0.34	5192	3.88	2.73	0.33
3726	6.25	3.40	0.23	4362	-	1.11	0.34	5213	11.38	6.88	0.24
3803	3.74	2.63	0.33	4410	7.67	5.39	0.33	5215	6.38	4.35	0.29
3807	3.23	2.35	0.34	4420	5.48	3.30	0.24	5221	6.84	4.46	0.27
3808	5.60	3.83	0.29	4431	2.11	1.58	0.39	5222	8.88	5.35	0.24
3821	5.17	3.54	0.29	4432	2.69	2.02	0.39	5223	4.82	3.14	0.27
3822	7.37	5.03	0.29	4439	2.92	2.00	0.29	5348	5.17	3.38	0.27
3824	6.51	4.46	0.29	4452	4.29	3.04	0.33	5402	5.06	3.66	0.34
3826	1.40	0.98	0.33	4459	3.15	2.23	0.33	5403	11.38	6.88	0.24
3827	2.44	1.67	0.29	4470	4.47	3.15	0.33	5437	8.18	5.33	0.27
3830	1.59	1.08	0.29	4484	3.92	2.76	0.33	5443	3.99	2.81	0.33
3851	5.18	3.76	0.34	4493	3.64	2.56	0.33	5445	6.55	3.95	0.24

* Refer to the Footnotes Page for additional information on this class code.

ADVISORY LOSS COSTS - NOT RATES

RHODE ISLAND

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit IV

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Effective August 1, 2014

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
5462	10.14	6.60	0.27	6854	5.96	3.26	0.23	7540	4.45	2.43	0.23
5472	12.53	6.82	0.23	6872F	12.44	5.08	0.18	7580	4.27	2.79	0.27
5473	9.99	5.44	0.23	6874F	13.77	5.65	0.18	7590	3.70	2.53	0.29
5474	7.35	4.44	0.24	6882	4.62	2.52	0.23	7600	3.16	2.06	0.27
5478	5.26	3.41	0.27	6884	4.19	2.28	0.23	7601	-	2.06	0.27
5479	8.10	5.53	0.29	7016M	3.65	1.98	0.23	7605	2.29	1.50	0.27
5480	7.23	4.36	0.24	7024M	4.05	2.20	0.23	7610	0.59	0.40	0.29
5491	2.51	1.52	0.24	7038M	4.48	2.45	0.23	7611	-	2.06	0.27
5506	9.01	4.93	0.23	7046M	7.44	4.04	0.23	7612	-	2.06	0.27
5507	4.25	2.57	0.24	7047M	6.35	3.27	0.23	7613	-	2.06	0.27
5508D	15.39	9.97	0.27	7050M	7.80	4.05	0.23	7705	6.67	4.56	0.29
5535	7.10	4.63	0.27	7090M	4.98	2.73	0.23	7710	5.17	3.14	0.24
5537	6.63	4.33	0.27	7098M	8.27	4.50	0.23	7711	5.17	3.14	0.24
5551	23.10	12.67	0.23	7099M	12.96	6.68	0.23	7720	3.29	2.15	0.27
5606	1.48	0.90	0.24	7133	5.47	3.29	0.24	7855	6.22	4.05	0.27
5610	3.70	2.60	0.33	7151M	6.65	4.01	0.24	8001	2.67	1.94	0.34
5645	7.60	4.60	0.24	7152M	11.57	6.60	0.24	8002	2.82	2.00	0.33
5651	-	4.60	0.24	7153M	7.38	4.45	0.24	8006	2.29	1.62	0.33
5703	14.79	9.63	0.27	7222	6.28	4.08	0.27	8008	1.88	1.37	0.34
5705	11.23	7.37	0.27	7228	6.78	4.42	0.27	8010	1.84	1.33	0.34
5951	0.44	0.32	0.34	7229	10.49	6.34	0.24	8013	0.79	0.56	0.33
6003	18.90	12.39	0.27	7230	7.11	4.85	0.29	8015	0.92	0.65	0.33
6005	5.87	3.82	0.27	7231	12.68	8.65	0.29	8017	2.01	1.46	0.34
6045	4.32	2.80	0.27	7232	7.48	4.50	0.25	8018	2.31	1.68	0.34
6204	8.44	5.09	0.24	7309F	12.51	5.12	0.18	8021	3.21	2.27	0.33
6206	4.53	2.47	0.23	7313F	4.45	1.82	0.18	8031	2.71	1.92	0.33
6213	2.93	1.77	0.24	7317F	7.65	3.11	0.18	8032	2.40	1.74	0.34
6214	3.73	2.03	0.23	7327F	16.91	7.01	0.18	8033	3.08	2.18	0.33
6216	7.92	4.31	0.23	7333M	5.57	3.01	0.23	8037	2.01	1.46	0.34
6217	5.23	3.16	0.24	7335M	6.19	3.35	0.23	8039	2.24	1.63	0.34
6229	3.88	2.35	0.24	7337M	9.70	4.97	0.23	8044X	4.73	3.23	0.29
6233	4.57	2.75	0.24	7350F	11.13	4.90	0.20	8045	0.87	0.63	0.34
6235	9.33	5.07	0.23	7360	5.17	3.37	0.27	8046	4.25	3.00	0.33
6236	11.46	7.46	0.27	7370	5.06	3.58	0.33	8047	1.18	0.86	0.34
6237	1.81	1.18	0.27	7380	5.93	4.05	0.29	8058	4.09	2.90	0.33
6251D	21.80	13.03	0.25	7382	4.87	3.44	0.33	8072	0.83	0.61	0.34
6252D	6.68	3.61	0.23	7390	11.06	7.80	0.33	8102	2.46	1.79	0.34
6260D	14.47	7.79	0.23	7394M	7.83	4.24	0.23	8103	4.56	3.12	0.29
6306	5.08	3.07	0.24	7395M	8.70	4.70	0.23	8105	4.50	3.26	0.34
6319	4.63	2.79	0.24	7398M	13.63	6.98	0.23	8106	5.89	3.84	0.27
6325	4.25	2.57	0.24	7402	0.24	0.17	0.33	8107	4.67	3.04	0.27
6400	6.99	4.78	0.29	7403	5.31	3.47	0.27	8111	3.47	2.44	0.33
6503	3.96	2.88	0.34	7405N	1.16	0.76	0.27	8116	3.36	2.37	0.33
6504	3.96	2.88	0.34	7420	19.59	10.56	0.24	8203	7.64	5.40	0.33
6702M*	7.56	4.93	0.27	7421	1.97	1.19	0.24	8204	4.23	2.76	0.27
6703M*	13.16	8.12	0.27	7422	2.81	1.52	0.23	8209	4.87	3.44	0.33
6704M*	8.40	5.47	0.27	7425	4.83	2.61	0.23	8215	5.37	3.52	0.27
6801F	5.70	2.63	0.26	7431N	2.14	1.16	0.23	8227	4.79	2.61	0.23
6811	7.00	4.55	0.27	7445N	0.62	-	-	8232	5.30	3.47	0.27
6824F	8.63	3.84	0.20	7453N	1.15	-	-	8233	5.84	3.79	0.27
6826F	3.93	1.84	0.26	7502	3.07	2.01	0.27	8235	5.80	4.09	0.33
6834	4.97	3.39	0.29	7515	1.17	0.64	0.23	8263	8.89	6.08	0.29
6836	4.74	3.10	0.27	7520	6.98	4.92	0.33	8264	6.82	4.45	0.27
6843F	11.83	4.83	0.18	7538	5.55	3.02	0.23	8265	5.06	3.06	0.24
6845F	9.29	3.80	0.18	7539	1.82	1.10	0.24	8279	6.26	3.80	0.24

* Refer to the Footnotes Page for additional information on this class code.

ADVISORY LOSS COSTS - NOT RATES

RHODE ISLAND

Advisory loss costs exclude all expense provisions except loss adjustment expense.

Exhibit IV

Page S4

Effective August 1, 2014

CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO	CLASS CODE	LOSS COST	ELR	D RATIO
8288	8.18	5.37	0.27	8901	0.22	0.15	0.29				
8291	6.50	4.46	0.29	9012	1.45	1.00	0.29				
8292	6.70	4.73	0.33	9014	3.63	2.56	0.33				
8293	13.48	8.79	0.27	9015	4.20	2.96	0.33				
8304	7.77	5.07	0.27	9016	6.15	4.33	0.33				
8350X	5.65	3.41	0.24	9019	2.39	1.56	0.27				
8381X	2.99	2.05	0.29	9033X	3.55	2.50	0.33				
8385	3.61	2.36	0.27	9040	4.29	3.12	0.34				
8387X	3.97	2.71	0.29	9047X	3.95	2.79	0.33				
8391X	3.13	2.14	0.29	9052	3.28	2.39	0.34				
8392	2.80	1.97	0.33	9058	2.24	1.69	0.39				
8393X	2.96	2.08	0.33	9059	-	0.86	0.34				
8500	6.30	4.12	0.27	9060	1.88	1.36	0.34				
8601	0.52	0.36	0.29	9061	1.46	1.10	0.39				
8602	0.55	0.37	0.29	9063	1.14	0.83	0.34				
8603	0.20	0.14	0.33	9077F	2.46	1.18	0.31				
8606	4.34	2.62	0.24	9082	2.10	1.58	0.39				
8709F	4.36	1.79	0.18	9083	2.12	1.59	0.39				
8719	4.59	2.50	0.23	9084	1.90	1.34	0.33				
8720	1.41	0.92	0.27	9088a	a	a	a				
8721	0.61	0.40	0.27	9089	1.44	1.05	0.34				
8723	0.21	0.15	0.33	9093	1.76	1.28	0.34				
8725	1.62	1.06	0.27	9101	4.10	2.97	0.34				
8726F	2.86	1.34	0.26	9102	4.31	3.05	0.33				
8734M	0.47	0.31	0.27	9154	2.30	1.62	0.33				
8737M	0.43	0.28	0.27	9156	3.03	2.08	0.29				
8738M	0.74	0.46	0.27	9170	7.11	3.89	0.23				
8742	0.35	0.23	0.27	9178	6.85	5.17	0.39				
8745	4.06	2.78	0.29	9179	7.53	5.46	0.34				
8748	1.19	0.81	0.29	9180	5.55	3.65	0.27				
8754X	0.88	0.62	0.33	9182	1.99	1.41	0.33				
8755	0.43	0.28	0.27	9186	20.16	12.16	0.24				
8799	1.00	0.70	0.33	9220	5.22	3.57	0.29				
8800	1.28	0.97	0.39	9402	5.29	3.44	0.27				
8803	0.11	0.07	0.27	9403	7.41	4.49	0.24				
8805M	0.28	0.20	0.33	9410	3.69	2.60	0.33				
8810	0.21	0.15	0.33	9501	4.41	3.02	0.29				
8814M	0.26	0.18	0.33	9505	3.87	2.65	0.29				
8815M	0.44	0.30	0.33	9516	3.91	2.55	0.27				
8820	0.21	0.15	0.29	9519	3.37	2.20	0.27				
8824	4.13	2.99	0.34	9521	6.04	3.94	0.27				
8825	2.04	1.53	0.39	9522	2.29	1.62	0.33				
8826	3.22	2.27	0.33	9534	5.62	3.39	0.24				
8831	1.45	1.03	0.33	9554	8.54	5.16	0.24				
8832	0.35	0.25	0.33	9586	0.73	0.55	0.39				
8833	1.51	1.06	0.33	9600	3.24	2.35	0.34				
8835	3.30	2.32	0.33	9620	0.89	0.61	0.29				
8841X	2.80	1.91	0.29								
8842	2.23	1.58	0.33								
8855	0.21	0.15	0.33								
8856	0.21	0.15	0.33								
8864	1.71	1.21	0.33								
8868	0.34	0.25	0.34								
8869	1.18	0.86	0.34								
8871	0.19	0.14	0.34								

* Refer to the Footnotes Page for additional information on this class code.

Effective August 1, 2014

FOOTNOTES

- a Advisory loss cost for each individual risk must be obtained from NCCI Customer Service or the Rating Organization having jurisdiction.
- D Advisory loss cost for classification already includes the specific disease loading shown in the table below. See **Basic Manual** Rule 3-A-7.

Disease			Disease			Disease		
Code No.	Loading	Symbol	Code No.	Loading	Symbol	Code No.	Loading	Symbol
0059D	0.28	S	1710D	0.03	S	3175D	0.04	S
0065D	0.05	S	1741D	0.34	S	4024D	0.03	S
0066D	0.05	S	1803D	0.27	S	5508D	0.05	S
0067D	0.05	S	1852D	0.07	Asb	6251D	0.09	S
1164D	0.04	S	3081D	0.06	S	6252D	0.03	S
1165D	0.03	S	3082D	0.09	S	6260D	0.06	S
1624D	0.01	S	3085D	0.08	S			

Asb=Asbestos, S=Silica

- F Advisory loss cost provides for coverage under the United States Longshore and Harbor Workers Compensation Act and its extensions. Loss cost contains a provision for the USL&HW Assessment.
- M Risks are subject to Admiralty Law or Federal Employers Liability Act (FELA). However, the published loss cost is for risks that voluntarily purchase standard workers compensation and employers liability coverage. A provision for the USL&HW Assessment is included for those classifications under Program II USL Act.
- N This code is part of a ratable / non-ratable group shown below. The statistical non-ratable code and corresponding advisory loss cost are applied in addition to the basic classification when determining premium.

Class Code	Non-Ratable Element Code
4771	0771
7405	7445
7431	7453

- P Classification is computed on a per capita basis.
- X Refer to special classification phraseology in these pages which is applicable in this state.

*** Class Codes with Specific Footnotes**

- 6702 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection code loss cost and elr each x 1.215.
- 6703 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost x 2.115 and elr x 2.005.
- 6704 Loss cost and rating values only appropriate for laying or relaying of tracks or maintenance of way - no work on elevated railroads. Otherwise, assign appropriate construction or erection class loss cost and elr each x 1.35.

Effective August 1, 2014

ADVISORY MISCELLANEOUS VALUES

Advisory Loss Elimination Ratios - The following percentages represent the portion of total loss eliminated per claim and are applicable by hazard group:

Advisory Loss Elimination Ratios							
Deductible Amount	HAZARD GROUP						
	A	B	C	D	E	F	G
\$250	3.3%	2.4%	2.1%	1.7%	1.5%	1.0%	0.8%
\$500	6.0%	4.6%	3.9%	3.3%	2.8%	2.0%	1.5%
\$1,000	9.7%	7.6%	6.6%	5.6%	4.8%	3.5%	2.7%
\$2,500	16.1%	12.9%	11.4%	9.9%	8.6%	6.6%	5.2%
\$5,000	23.0%	18.7%	16.8%	14.9%	13.0%	10.3%	8.2%

Note: These percentages do not include a safety factor and do not reflect the premium reductions to be applied to policy premium.

Basis of premium applicable in accordance with **Basic Manual** footnote instructions for Code 7370 --"Taxicab Co.":

Employee operated vehicle.....	\$69,000
Leased or rented vehicle.....	\$46,000

Catastrophe (other than Certified Acts of Terrorism) - (Advisory Loss Cost)..... 0.01

Maximum Payroll applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" and **Basic Manual** footnote instructions for Code 9178 -- "Athletic Sports or Park: Non-Contact Sports," and Code 9179 -- "Athletic Sports or Park: Contact Sports"..... \$3,500

Minimum Payroll applicable in accordance with **Basic Manual** Rule 2-E-1 -- "Executive Officers" \$900

Per Passenger Seat Surcharge - In accordance with **Basic Manual** footnote instructions for Code 7421, the surcharge is:

Maximum surcharge per aircraft.....	\$1,000
Per passenger seat.....	\$100

Terrorism - (Advisory Loss Cost) 0.01

United States Longshore and Harbor Workers' Compensation Coverage Percentage applicable only in connection with **Basic Manual** Rule 3-A-4..... 62%

(Multiply a Non-F classification loss cost by a factor of 1.62 to adjust for differences in benefits and loss-based expenses. This factor is the product of the adjustment for differences in benefits (1.52) and the adjustment for differences in loss-based expenses (1.068).)

Experience Rating Eligibility

A risk is eligible for intrastate experience rating when the payrolls or other exposures developed in the last year or last two years of the experience period produced a premium of at least \$10,000. If more than two years, an average annual premium of at least \$5,000 is required. The **Experience Rating Plan Manual** should be referenced for the latest approved eligibility amounts by state.

Effective August 1, 2014

**TABLE OF WEIGHTING VALUES
APPLICABLE TO ALL POLICIES**

Experience Rating Program - ERA

Expected Losses			Weighting Values	Expected Losses			Weighting Values
0	--	1,958	0.04	1,104,132	--	1,165,035	0.44
1,959	--	7,915	0.05	1,165,036	--	1,229,465	0.45
7,916	--	14,000	0.06	1,229,466	--	1,297,737	0.46
14,001	--	20,216	0.07	1,297,738	--	1,370,206	0.47
20,217	--	26,568	0.08	1,370,207	--	1,447,272	0.48
26,569	--	44,437	0.09	1,447,273	--	1,529,387	0.49
44,438	--	66,147	0.10	1,529,388	--	1,617,066	0.50
66,148	--	85,457	0.11	1,617,067	--	1,710,894	0.51
85,458	--	104,259	0.12	1,710,895	--	1,811,542	0.52
104,260	--	123,064	0.13	1,811,543	--	1,919,783	0.53
123,065	--	142,100	0.14	1,919,784	--	2,036,510	0.54
142,101	--	161,496	0.15	2,036,511	--	2,162,763	0.55
161,497	--	181,341	0.16	2,162,764	--	2,299,757	0.56
181,342	--	201,700	0.17	2,299,758	--	2,448,925	0.57
201,701	--	222,627	0.18	2,448,926	--	2,611,966	0.58
222,628	--	244,173	0.19	2,611,967	--	2,790,910	0.59
244,174	--	266,384	0.20	2,790,911	--	2,988,204	0.60
266,385	--	289,306	0.21	2,988,205	--	3,206,824	0.61
289,307	--	312,984	0.22	3,206,825	--	3,450,426	0.62
312,985	--	337,466	0.23	3,450,427	--	3,723,553	0.63
337,467	--	362,801	0.24	3,723,554	--	4,031,918	0.64
362,802	--	389,041	0.25	4,031,919	--	4,382,814	0.65
389,042	--	416,239	0.26	4,382,815	--	4,785,690	0.66
416,240	--	444,453	0.27	4,785,691	--	5,253,024	0.67
444,454	--	473,746	0.28	5,253,025	--	5,801,629	0.68
473,747	--	504,184	0.29	5,801,630	--	6,454,727	0.69
504,185	--	535,838	0.30	6,454,728	--	7,245,315	0.70
535,839	--	568,784	0.31	7,245,316	--	8,221,920	0.71
568,785	--	603,106	0.32	8,221,921	--	9,458,948	0.72
603,107	--	638,895	0.33	9,458,949	--	11,076,595	0.73
638,896	--	676,246	0.34	11,076,596	--	13,282,472	0.74
676,247	--	715,268	0.35	13,282,473	--	16,468,732	0.75
715,269	--	756,076	0.36	16,468,733	--	21,475,704	0.76
756,077	--	798,796	0.37	21,475,705	--	30,488,242	0.77
798,797	--	843,568	0.38	30,488,243	--	51,517,481	0.78
843,569	--	890,545	0.39	51,517,482	--	156,663,627	0.79
890,546	--	939,894	0.40	156,663,628	AND OVER	0.80	
939,895	--	991,801	0.41				
991,802	--	1,046,471	0.42				
1,046,472	--	1,104,131	0.43				

(a) G	9.35
(b) State Per Claim Accident Limitation	\$234,000
(c) State Multiple Claim Accident Limitation	\$468,000
(d) USL&HW Per Claim Accident Limitation	\$636,500
(e) USL&HW Multiple Claim Accident Limitation	\$1,273,000
(f) Employers Liability Accident Limitation	\$55,000
(g) Primary/Excess Loss Split Point	\$13,500
(h) USL&HW Act -- Expected Loss Factor -- Non-F Classes	1.53
<i>(Multiply a Non-F classification ELR by the USL&HW Act - Expected Loss Factor of 1.53.)</i>	

Effective August 1, 2014
TABLE OF BALLAST VALUES
APPLICABLE TO ALL POLICIES
Experience Rating Plan - ERA

Expected Losses	Ballast Values	Expected Losses	Ballast Values	Expected Losses	Ballast Values
0 -- 50,292	23,375	1,613,820 -- 1,660,542	187,000	3,249,595 -- 3,296,338	350,625
50,293 -- 86,557	28,050	1,660,543 -- 1,707,267	191,675	3,296,339 -- 3,343,081	355,300
86,558 -- 128,226	32,725	1,707,268 -- 1,753,993	196,350	3,343,082 -- 3,389,825	359,975
128,227 -- 172,184	37,400	1,753,994 -- 1,800,721	201,025	3,389,826 -- 3,436,569	364,650
172,185 -- 217,212	42,075	1,800,722 -- 1,847,450	205,700	3,436,570 -- 3,483,313	369,325
217,213 -- 262,804	46,750	1,847,451 -- 1,894,179	210,375	3,483,314 -- 3,530,057	374,000
262,805 -- 308,727	51,425	1,894,180 -- 1,940,910	215,050	3,530,058 -- 3,576,801	378,675
308,728 -- 354,858	56,100	1,940,911 -- 1,987,642	219,725	3,576,802 -- 3,623,546	383,350
354,859 -- 401,127	60,775	1,987,643 -- 2,034,374	224,400	3,623,547 -- 3,670,291	388,025
401,128 -- 447,494	65,450	2,034,375 -- 2,081,107	229,075	3,670,292 -- 3,717,035	392,700
447,495 -- 493,931	70,125	2,081,108 -- 2,127,841	233,750	3,717,036 -- 3,763,780	397,375
493,932 -- 540,422	74,800	2,127,842 -- 2,174,576	238,425	3,763,781 -- 3,810,525	402,050
540,423 -- 586,952	79,475	2,174,577 -- 2,221,311	243,100	3,810,526 -- 3,857,270	406,725
586,953 -- 633,515	84,150	2,221,312 -- 2,268,047	247,775	3,857,271 -- 3,904,016	411,400
633,516 -- 680,103	88,825	2,268,048 -- 2,314,784	252,450	3,904,017 -- 3,950,761	416,075
680,104 -- 726,711	93,500	2,314,785 -- 2,361,521	257,125	3,950,762 -- 3,997,507	420,750
726,712 -- 773,336	98,175	2,361,522 -- 2,408,258	261,800	3,997,508 -- 4,044,252	425,425
773,337 -- 819,976	102,850	2,408,259 -- 2,454,996	266,475	4,044,253 -- 4,090,998	430,100
819,977 -- 866,627	107,525	2,454,997 -- 2,501,734	271,150	4,090,999 -- 4,137,744	434,775
866,628 -- 913,288	112,200	2,501,735 -- 2,548,473	275,825	4,137,745 -- 4,184,490	439,450
913,289 -- 959,957	116,875	2,548,474 -- 2,595,213	280,500	4,184,491 -- 4,231,236	444,125
959,958 -- 1,006,634	121,550	2,595,214 -- 2,641,952	285,175	4,231,237 -- 4,277,982	448,800
1,006,635 -- 1,053,318	126,225	2,641,953 -- 2,688,692	289,850	4,277,983 -- 4,324,728	453,475
1,053,319 -- 1,100,007	130,900	2,688,693 -- 2,735,432	294,525	4,324,729 -- 4,371,474	458,150
1,100,008 -- 1,146,701	135,575	2,735,433 -- 2,782,173	299,200	4,371,475 -- 4,418,220	462,825
1,146,702 -- 1,193,399	140,250	2,782,174 -- 2,828,914	303,875	4,418,221 -- 4,464,625	467,500
1,193,400 -- 1,240,102	144,925	2,828,915 -- 2,875,655	308,550		
1,240,103 -- 1,286,807	149,600	2,875,656 -- 2,922,397	313,225		
1,286,808 -- 1,333,516	154,275	2,922,398 -- 2,969,139	317,900		
1,333,517 -- 1,380,228	158,950	2,969,140 -- 3,015,881	322,575		
1,380,229 -- 1,426,942	163,625	3,015,882 -- 3,062,623	327,250		
1,426,943 -- 1,473,658	168,300	3,062,624 -- 3,109,365	331,925		
1,473,659 -- 1,520,376	172,975	3,109,366 -- 3,156,108	336,600		
1,520,377 -- 1,567,097	177,650	3,156,109 -- 3,202,851	341,275		
1,567,098 -- 1,613,819	182,325	3,202,852 -- 3,249,594	345,950		

For Expected Losses greater than \$4,464,625, the Ballast Value can be calculated using the following formula (rounded to the nearest 1):

$$\text{Ballast} = (0.10)(\text{Expected Losses}) + 2500(\text{Expected Losses})(9.35) / (\text{Expected Losses} + (700)(9.35))$$

G = 9.35

**RETROSPECTIVE RATING PLAN MANUAL
STATE SPECIAL RATING VALUES**

RHODE ISLAND

RR 1

Effective August 1, 2014

Exhibit IV

1. Hazard Group Differentials

A	B	C	D	E	F	G
1.88	1.42	1.26	1.14	0.98	0.80	0.63

2. 2013 Table of Expected Loss Ranges

Effective January 1, 2013

3.

Excess Loss Pure Premium Factors
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.572	0.619	0.639	0.659	0.681	0.711	0.736
\$15,000	0.518	0.570	0.593	0.616	0.642	0.676	0.706
\$20,000	0.477	0.532	0.556	0.581	0.610	0.647	0.682
\$25,000	0.443	0.499	0.525	0.552	0.583	0.623	0.661
\$30,000	0.414	0.471	0.498	0.526	0.559	0.601	0.642
\$35,000	0.389	0.447	0.475	0.503	0.537	0.582	0.625
\$40,000	0.367	0.425	0.454	0.483	0.518	0.564	0.610
\$50,000	0.332	0.388	0.417	0.447	0.485	0.533	0.582
\$75,000	0.271	0.322	0.351	0.381	0.421	0.473	0.527
\$100,000	0.231	0.277	0.305	0.335	0.374	0.427	0.484
\$125,000	0.202	0.244	0.271	0.299	0.338	0.390	0.449
\$150,000	0.181	0.220	0.245	0.272	0.309	0.361	0.420
\$175,000	0.163	0.199	0.224	0.249	0.285	0.336	0.395
\$200,000	0.149	0.183	0.206	0.230	0.265	0.314	0.373
\$225,000	0.137	0.169	0.191	0.214	0.247	0.295	0.354
\$250,000	0.129	0.158	0.180	0.202	0.233	0.280	0.338
\$275,000	0.120	0.148	0.169	0.190	0.220	0.265	0.323
\$300,000	0.113	0.139	0.160	0.180	0.209	0.252	0.309
\$325,000	0.107	0.132	0.152	0.170	0.199	0.241	0.297
\$350,000	0.102	0.125	0.144	0.162	0.190	0.231	0.286
\$375,000	0.097	0.119	0.138	0.155	0.182	0.221	0.276
\$400,000	0.092	0.114	0.132	0.149	0.174	0.213	0.267
\$425,000	0.089	0.109	0.127	0.143	0.168	0.205	0.259
\$450,000	0.085	0.105	0.122	0.138	0.162	0.198	0.251
\$475,000	0.082	0.101	0.118	0.133	0.156	0.192	0.244
\$500,000	0.079	0.097	0.114	0.129	0.151	0.186	0.238
\$600,000	0.069	0.085	0.101	0.114	0.134	0.166	0.215
\$700,000	0.062	0.076	0.091	0.103	0.121	0.151	0.198
\$800,000	0.057	0.070	0.084	0.095	0.112	0.140	0.185
\$900,000	0.053	0.065	0.077	0.087	0.104	0.130	0.173
\$1,000,000	0.049	0.060	0.072	0.081	0.097	0.121	0.163
\$2,000,000	0.029	0.037	0.045	0.051	0.061	0.077	0.109
\$3,000,000	0.021	0.027	0.033	0.038	0.046	0.059	0.085
\$4,000,000	0.016	0.021	0.027	0.031	0.038	0.049	0.071
\$5,000,000	0.013	0.017	0.022	0.026	0.032	0.041	0.062
\$6,000,000	0.011	0.014	0.018	0.021	0.026	0.035	0.053
\$7,000,000	0.009	0.012	0.016	0.018	0.023	0.031	0.048
\$8,000,000	0.008	0.010	0.014	0.016	0.020	0.028	0.043
\$9,000,000	0.007	0.009	0.012	0.015	0.018	0.025	0.039
\$10,000,000	0.007	0.009	0.011	0.013	0.017	0.023	0.036

Effective August 1, 2014

**Excess Loss and Allocated
Expense Pure Premium Factors**
(Applicable to New and Renewal Policies)

Per Accident Limitation	Hazard Groups						
	A	B	C	D	E	F	G
\$10,000	0.663	0.713	0.734	0.755	0.778	0.808	0.833
\$15,000	0.608	0.663	0.687	0.711	0.738	0.773	0.804
\$20,000	0.564	0.623	0.649	0.675	0.705	0.744	0.779
\$25,000	0.529	0.589	0.617	0.645	0.677	0.719	0.758
\$30,000	0.498	0.560	0.589	0.618	0.653	0.697	0.739
\$35,000	0.472	0.534	0.564	0.594	0.631	0.677	0.722
\$40,000	0.448	0.511	0.542	0.573	0.611	0.659	0.706
\$50,000	0.410	0.472	0.503	0.536	0.576	0.627	0.678
\$75,000	0.340	0.399	0.431	0.465	0.508	0.564	0.621
\$100,000	0.293	0.347	0.379	0.412	0.456	0.514	0.575
\$125,000	0.258	0.308	0.339	0.372	0.415	0.474	0.537
\$150,000	0.232	0.278	0.308	0.340	0.382	0.441	0.505
\$175,000	0.210	0.254	0.283	0.313	0.354	0.412	0.477
\$200,000	0.192	0.233	0.261	0.290	0.330	0.387	0.452
\$225,000	0.177	0.216	0.243	0.270	0.309	0.365	0.430
\$250,000	0.166	0.202	0.228	0.255	0.292	0.346	0.411
\$275,000	0.156	0.190	0.215	0.240	0.276	0.329	0.394
\$300,000	0.146	0.179	0.203	0.227	0.262	0.314	0.378
\$325,000	0.139	0.169	0.193	0.216	0.250	0.300	0.364
\$350,000	0.132	0.161	0.184	0.206	0.239	0.288	0.351
\$375,000	0.125	0.153	0.176	0.197	0.229	0.276	0.339
\$400,000	0.120	0.147	0.168	0.189	0.220	0.266	0.328
\$425,000	0.115	0.140	0.162	0.182	0.211	0.257	0.318
\$450,000	0.110	0.135	0.156	0.175	0.204	0.248	0.309
\$475,000	0.106	0.130	0.150	0.169	0.197	0.240	0.300
\$500,000	0.102	0.125	0.145	0.163	0.191	0.233	0.292
\$600,000	0.089	0.110	0.128	0.145	0.170	0.208	0.265
\$700,000	0.080	0.098	0.116	0.130	0.153	0.189	0.244
\$800,000	0.074	0.090	0.107	0.120	0.142	0.175	0.228
\$900,000	0.068	0.083	0.098	0.111	0.131	0.163	0.214
\$1,000,000	0.063	0.077	0.092	0.103	0.122	0.152	0.202
\$2,000,000	0.038	0.047	0.057	0.064	0.077	0.097	0.135
\$3,000,000	0.028	0.035	0.043	0.049	0.059	0.074	0.106
\$4,000,000	0.022	0.027	0.035	0.039	0.048	0.061	0.089
\$5,000,000	0.018	0.023	0.029	0.033	0.040	0.052	0.077
\$6,000,000	0.014	0.018	0.024	0.028	0.034	0.045	0.067
\$7,000,000	0.012	0.016	0.021	0.024	0.030	0.040	0.060
\$8,000,000	0.011	0.014	0.018	0.021	0.027	0.036	0.055
\$9,000,000	0.010	0.012	0.016	0.019	0.024	0.032	0.050
\$10,000,000	0.009	0.011	0.015	0.017	0.022	0.029	0.046

4.

Retrospective Pure Premium Development Factors

1st	With Loss Limit			1st	Without Loss Limit		
	2nd	3rd	4th		2nd	3rd	4th
Adj.	Adj.	Adj.	Adj.	Adj.	Adj.	Adj.	Adj.
0.10	0.04	0.04	0.02	0.27	0.10	0.10	0.05



RHODE ISLAND
WORKERS COMPENSATION FILING – AUGUST 1, 2014

NCCI KEY CONTACTS

Laura Backus Hall, CPCU
State Relations Executive
Regulatory Services Division
National Council on Compensation Insurance, Inc. (NCCI)
1493 Maple Hill Road
Plainfield, VT 05667
Phone (802) 454-1800 Fax (802) 454-1802

Karen Ayres, FCAS, MAAA
Director and Actuary
Actuarial and Economic Services Division
National Council on Compensation Insurance, Inc. (NCCI)
111 River Street, Suite 1202
Hoboken, NJ 07030
Phone (201) 386-2636 Fax (561) 893-5739

James Crumel
Affiliate Service Executive
Customer Operations Division
National Council on Compensation Insurance, Inc. (NCCI)
890 Hill Roost Road
Tallahassee, FL 32312
Phone (850) 425-1127 Fax (561) 893-5173

All NCCI employees can be contacted via e-mail using the following format:

First Name_Last Name@NCCI.com



RHODE ISLAND

WORKERS COMPENSATION FILING - AUGUST 1, 2014

AFFILIATE LIST

ACADIA INSURANCE COMPANY
ACCIDENT FUND GENERAL INS CO
ACCIDENT FUND INS CO OF AMERICA
ACCIDENT FUND NATIONAL INS CO
ACE AMERICAN INSURANCE COMPANY
ACE FIRE UNDERWRITERS INSURANCE COMPANY
ACE PROPERTY & CASUALTY INSURANCE COMPANY
ACIG INS CO
ADVANTAGE WC INSURANCE CO
AIU INSURANCE CO (NATIONAL UNION FIRE OF PITTS PA)
ALLMERICA FINANCIAL ALLIANCE INS CO
ALLMERICA FINANCIAL BENEFIT INS CO
AMERICAN ALTERNATIVE INSURANCE CORPORATION
AMERICAN AUTOMOBILE INSURANCE CO
AMERICAN CASUALTY COMPANY OF READING P A
AMERICAN COMPENSATION INS CO
AMERICAN FAMILY HOME INS CO
AMERICAN FIRE AND CASUALTY CO
AMERICAN GUARANTEE AND LIABILITY INS CO
AMERICAN HOME ASSUR CO-NATIONAL UNION FIRE OF PIT
AMERICAN INS CO
AMERICAN INTERSTATE INS CO
AMERICAN MINING INS CO
AMERICAN MODERN HOME INS CO
AMERICAN ZURICH INS CO
AMERISURE INS CO
AMERISURE MUTUAL INS CO
AMERISURE PARTNERS INS CO
AMGUARD INS CO
ARBELLA INDEMNITY INS CO
ARBELLA PROTECTION INS CO
ARCH INSURANCE COMPANY
ARGONAUT GREAT CENTRAL INS CO
ARGONAUT INS CO
ARGONAUT MIDWEST INS CO
ARROW MUTUAL LIABILITY INS CO
ASSOCIATED INDEMNITY CORP
ASSURANCE COMPANY OF AMERICA
ATLANTIC SPECIALTY INS CO (ONEBEACON)
BANKERS STANDARD INS CO
BEACON MUTUAL INS CO
BENCHMARK INSURANCE COMPANY
BERKLEY NATIONAL INSURANCE COMPANY
BERKLEY REGIONAL INS CO
BERKSHIRE HATHAWAY HOMESTATE INS CO
BITUMINOUS CASUALTY CORP
BROTHERHOOD MUTUAL INS CO
CALIFORNIA INSURANCE COMPANY
CAMDEN FIRE INS ASSN
CAROLINA CASUALTY INS CO
CASTLEPOINT NATIONAL INS CO
CHARTER OAK FIRE INS CO
CHARTIS CASUALTY COMPANY
CHARTIS PROPERTY CASUALTY COMPANY
CHUBB INDEMNITY INS CO
CHUBB NATIONAL INS CO
CHURCH MUTUAL INS CO
CINCINNATI CASUALTY COMPANY
CINCINNATI INDEMNITY COMPANY
CINCINNATI INS CO
CITIZENS INS CO OF AMERICA
COLONIAL AMERICAN CASUALTY & SURETY CO
COMMERCE AND INDUSTRY INS CO
COMPANION COMMERCIAL INS CO
COMPANION PROPERTY AND CASUALTY INS CO
CONTINENTAL CASUALTY CO
CONTINENTAL INDEMNITY CO
CONTINENTAL INS CO
CRUM AND FORSTER INDEMNITY CO
DALLAS NATIONAL INSURANCE COMPANY
DISCOVER PROPERTY & CASUALTY INS CO
DORCHESTER MUTUAL INSURANCE COMPANY
EASTGUARD INS CO
ELECTRIC INS CO
EMCASCO INS CO
EMPLOYERS ASSURANCE COMPANY
EMPLOYERS FIRE INSURANCE COMPANY
EMPLOYERS INS CO OF WAUSAU
EMPLOYERS MUTUAL CASUALTY CO
EMPLOYERS PREFERRED INS CO
EVEREST NATIONAL INS CO
EVEREST REINSURANCE CO DIRECT
EXCELSIOR INSURANCE COMPANY
EXECUTIVE RISK INDEMNITY INC
FARMINGTON CASUALTY COMPANY
FEDERAL INSURANCE COMPANY
FEDERATED MUTUAL INS CO
FIDELITY & DEPOSIT COMPANY OF MARYLAND
FIDELITY & GUARANTY INS UNDERWRITERS
FIDELITY & GUARANTY INSURANCE CO
FIREMANS FUND INSURANCE CO
FIREMENS INS CO OF WASHINGTON DC
FIRST LIBERTY INS CORP
FIRSTCOMP INSURANCE CO
FITCHBURG MUTUAL INS CO
FLORISTS MUTUAL INSURANCE CO
FOREMOST INS CO GRAND RAPIDS MICHIGAN
FOREMOST PROPERTY & CAS INS
FOREMOST SIGNATURE INS CO
FRANK WINSTON CRUM INSURANCE CO
GENERAL CASUALTY COMPANY OF WISCONSIN
GENERAL INS CO OF AMERICA
GENESIS INS CO
GRANITE STATE INSURANCE COMPANY
GRAPHIC ARTS MUTUAL INS CO
GREAT AMERICAN ALLIANCE INS CO
GREAT AMERICAN ASSURANCE COMPANY
GREAT AMERICAN INS CO OF NY
GREAT AMERICAN INSURANCE COMPANY
GREAT DIVIDE INSURANCE COMPANY
GREAT NORTHERN INS CO
GREAT WEST CASUALTY COMPANY
GREATER NY MUTUAL INS CO
GREENWICH INS CO
GUIDEONE MUTUAL INS CO
HANOVER AMERICAN INS CO
HANOVER INS CO
HARLEYSVILLE INSURANCE COMPANY
HARLEYSVILLE PREFERRED INSURANCE CO
HARLEYSVILLE WORCESTER INSURANCE CO
HARTFORD ACCIDENT AND INDEMNITY CO
HARTFORD CASUALTY INS CO
HARTFORD FIRE INSURANCE CO
HARTFORD INS CO OF IL
HARTFORD INS CO OF MIDWEST
HARTFORD INS CO OF THE SOUTHEAST
HARTFORD UNDERWRITERS INS CO
HDI GERLING AMERICA INSURANCE COMPANY
ILLINOIS NATIONAL INSURANCE COMPANY
IMPERIUM INSURANCE COMPANY
INDEMNITY INS CO OF N AMERICA (INA INS) (CT GEN)
INS CO OF GREATER NY
INS CO OF NORTH AMERICA
INS CO OF THE STATE PA
INS CO OF THE WEST
LIBERTY INS CORP
LIBERTY INSURANCE UNDERWRITERS INC
LIBERTY MUTUAL FIRE INS CO
LIBERTY MUTUAL INS CO
LM INS CORP
LUMBERMENS UNDERWRITING ALLIANCE
MA BAY INS CO
MAIN STREET AMERICA ASSURANCE CO
MANUFACTURERS ALLIANCE INS CO
MARKEL INSURANCE CO
MARYLAND CASUALTY COMPANY
MEMIC INDEMNITY CO
MERCHANTS MUTUAL INS CO
MERCHANTS PREFERRED INSURANCE COMPANY
MERIDIAN CITIZENS MUTUAL INSURANCE CO



RHODE ISLAND

WORKERS COMPENSATION FILING - AUGUST 1, 2014

AFFILIATE LIST

MERIDIAN SECURITY INSURANCE COMPANY
MIDDLESEX INS CO
MIDWEST EMPLOYERS CASUALTY CO
MILBANK INSURANCE COMPANY
MITSUI SUMITOMO INS CO OF AMERICA
MITSUI SUMITOMO INS USA INC
MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY
MOUNTAIN VALLEY INDEMNITY CO
NATIONAL AMERICAN INS CO
NATIONAL CASUALTY CO
NATIONAL FIRE INS CO OF HARTFORD
NATIONAL INTERSTATE INS CO
NATIONAL SURETY CORP
NATIONAL UNION FIRE INS CO OF PITTSBURG PA
NATIONWIDE AGRIBUSINESS INS CO
NATIONWIDE GENERAL INSURANCE CO
NATIONWIDE MUTUAL FIRE INS CO
NATIONWIDE MUTUAL INS CO
NETHERLANDS INSURANCE COMPANY
NEW HAMPSHIRE INSURANCE COMPANY
NEW YORK MARINE AND GENERAL INSURANCE CO
NGM INSURANCE COMPANY
NIPPONKOA INS CO LIMITED (US BRANCH)
NORFOLK AND DEDHAM MUTUAL FIRE INS CO
NORGUARD INS CO
NORTH AMERICAN ELITE INSURANCE CO
NORTH AMERICAN SPECIALTY INS CO
NORTH POINTE INS CO
NORTH RIVER INS CO
NORTHERN ASSURANCE CO OF AMERICA
NORTHERN INSURANCE CO OF N Y
NOVA CASUALTY COMPANY
OBI NATIONAL INSURANCE COMPANY
OH CASUALTY INS CO
OHIO SECURITY INS CO
OLD REPUBLIC GENERAL INSURANCE CORPORATION
OLD REPUBLIC INS CO
ONEBEACON AMERICA INS CO
ONEBEACON INSURANCE COMPANY
PA MANUFACTURERS ASSN INS CO
PA MANUFACTURERS INDEMNITY CO
PA NATIONAL MUTUAL CAS INS CO
PACIFIC EMPLOYERS INS CO
PACIFIC INDEMNITY CO
PATRONS MUTUAL INS CO OF CT
PEERLESS INDEMNITY INS CO
PEERLESS INSURANCE COMPANY
PENN MILLERS INS CO
PENNSYLVANIA INSURANCE COMPANY
PETROLEUM CASUALTY CO
PHARMACISTS MUTUAL INS CO
PHENIX MUTUAL FIRE INS CO
PHOENIX INS CO
PLAZA INSURANCE CO
PRAETORIAN INSURANCE COMPANY
PREFERRED PROFESSIONAL INSURANCE COMPANY
PROPERTY AND CASUALTY INS CO OF HARTFORD
PROTECTIVE INS CO
PUBLIC SERVICE INSURANCE COMPANY
QBE INSURANCE CORPORATION
REGENT INSURANCE COMPANY
REPUBLIC FRANKLIN INS CO
REPUBLIC INDEMNITY CO OF CA
REPUBLIC INDEMNITY COMPANY OF AMERICA
RIVERPORT INSURANCE COMPANY
RLI INSURANCE COMPANY
SAFECO INS CO OF AMERICA
SAFETY FIRST INS CO
SAFETY NATIONAL CASUALTY CORP
SAGAMORE INSURANCE CO
SAMSUNG FIRE AND MARINE INS CO LTD USB
SAVERS PROPERTY & CASUALTY INS CO
SEABRIGHT INSURANCE CO
SELECTIVE INS CO OF SC
SELECTIVE INS CO OF THE SOUTHEAST
SELECTIVE INSURANCE COMPANY OF AMERICA
SELECTIVE WAY INS CO
SENTINEL INS CO
SENTRY CASUALTY CO
SENTRY INSURANCE A MUTUAL CO
SENTRY SELECT INSURANCE COMPANY
SOMPO JAPAN INSURANCE CO OF AMERICA
SPARTA INSURANCE COMPANY
ST PAUL FIRE AND MARINE INS CO
ST PAUL GUARDIAN INS CO
ST PAUL MERCURY INS CO
ST PAUL PROTECTIVE INS CO
STANDARD FIRE INSURANCE COMPANY
STAR INS CO
STARNET INSURANCE COMPANY
STARR INDEMNITY AND LIABILITY CO
STATE AUTO PROPERTY AND CASUALTY INS CO
STATE AUTOMOBILE MUTUAL INS CO
STATE NATIONAL INSURANCE COMPANY
STONEWOOD NATIONAL INSURANCE CO
STONINGTON INS CO
STRATHMORE INS CO
T H E INSURANCE COMPANY
TECHNOLOGY INSURANCE CO
THE TRAVELERS CASUALTY COMPANY
TNUS INSURANCE CO
TOKIO MARINE AMERICA INSURANCE CO
TOKIO MARINE AND NICHIDO FIRE INS CO LTD US BRANCH
TOWER INS CO OF NY
TOWER NATIONAL INS CO
TRANS PACIFIC INS CO
TRANSGUARD INS CO OF AMERICA INC
TRANSPORTATION INS CO
TRAVELERS CASUALTY AND SURETY CO
TRAVELERS CASUALTY INS CO OF AMERICA
TRAVELERS INDEMNITY CO
TRAVELERS INDEMNITY CO OF AMERICA
TRAVELERS INDEMNITY CO OF CT
TRAVELERS INSURANCE CO
TRAVELERS PROPERTY CASUALTY CO OF AMERICA
TRUCK INSURANCE EXCHANGE
TRUMBULL INS CO
TWIN CITY FIRE INS CO
UNITED STATES FIDELITY AND GUARANTY CO
UNITED WI INS CO
US FIRE INS CO
UTICA MUTUAL INS CO
VALLEY FORGE INS CO
VANLINER INS CO
VIGILANT INS CO
WAUSAU BUSINESS INSURANCE COMPANY
WAUSAU UNDERWRITERS INSURANCE COMPANY
WEST AMERICAN INS CO
WESTCHESTER FIRE INSURANCE COMPANY
WESTPORT INSURANCE CORPORATION
WORK FIRST CASUALTY CO
XL INS CO OF NY INC
XL INSURANCE AMERICA INC
XL SPECIALTY INS CO
ZENITH INS CO
ZURICH AMERICAN INS CO
ZURICH AMERICAN INS CO OF IL